What the Uninsured are Costing You: East Balance Regional Report

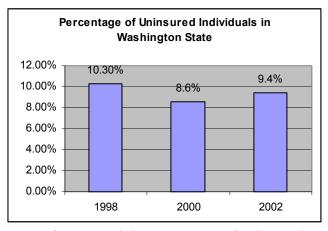
Office of Insurance Commissioner August 2004

Washington State Healthcare Market

There are 549,535 men, women, and children in Washington State who have no health insurance coverage. Increases in state unemployment, rising health insurance premiums, and recent state budget cuts have increased the number of uninsured individuals. Of those lacking health

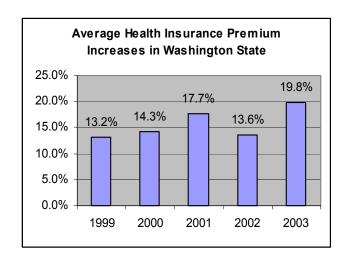
insurance coverage, 75% are currently employed but do not qualify to receive health insurance benefits from their employer, cannot afford coverage for themselves or their families, or receive no benefits from their employers.²

Employer and union-sponsored insurance coverage dropped from 63.6 percent in 2000 to 61.8 percent in 2002 and individual coverage dropped from 5.6 percent to 4.1 percent over the same time period.³ The unemployment rate in Washington rose from



5.4 percent in January 1999 to 8.0 percent in January of 2003, and the percentage of uninsured Washington residents increased from 8.6 percent in 2000 to 9.4 percent in 2002. 45

Average rates for private health insurance premiums have risen consistently. In the individual health insurance market, premium increases ranged from 18.2 percent in 1999 to 23.7 percent in 2003. Small group market rates increased 8.1 percent in 1999, and continued to increase 16.6



percent in 2003. The large group market experienced similar rate hikes, as premiums increased 9.88 percent in 2000 up to 19.1 percent in 2003⁶.

State budget cuts in 2002 eliminated three state funded programs that left over 28,000 individuals without health coverage; 90 percent of which were children. Slots were set aside in the Basic Health Program in Washington State for those displaced by the budget cuts, but only about half of those displaced made the transition and fewer have maintained their coverage since.

We all pay for the uninsured. As a result of such coverage gaps, cost shifting has occurred in the public and private sector wherein the financial burden of these uninsured individuals has been placed upon hospitals, medical care providers, public healthcare programs, and Washington State citizens. The uninsured continue to receive medical care through hospital charity care, free care provided by doctors and practitioners, and community outreach clinics. A large portion of the \$318 million of uncompensated care consumed annually in Washington State is absorbed by the private insurance system, and every covered person ultimately bears a part of this burden through higher healthcare costs and insurance premiums.

East Balance Regional Healthcare Market

In the East Balance Region, there are approximately 461,200 people. Of those age 18 and under, 7.3 percent lack health insurance, as do 18.1 percent of working age adults age 19 to 64. Over 58,000 individuals are uninsured, which equates to 12.6 percent of the East Balance population that lack health insurance. 11

			East Balanc	e Regional	Data			
Region	County		Uninsured Individuals (Age 0 - 18)		Uninsured Individuals (Age 19 - 64)		Total Uninsured (Age 0 - 64)	
		Estimate 2002)	Number	Percent	Number	Percent	Number	Percent
East	Adams	16,600					2,321	14.0%
Balance	Asotin	20,700					2,586	12.5%
	Chelan	67,600					8,779	13.0%
	Columbia	4,100					599	14.6%
	Douglas	33,100			47,951	18.1%	4,126	12.5%
	Ferry	7,300					1,084	14.8%
	Garfield	2,400					261	10.9%
	Grant	76,400	9,757	7.3%			10,197	13.3%
	Kittitas	34,800					4,210	12.1%
	Lincoln	10,200					1,215	11.9%
	Okanogan	39,800					5,337	13.4%
	Pend Oreille	11,800					1,596	13.5%
	Stevens	40,400					5,413	13.4%
	Walla Walla	55,400					6,214	11.2%
	Whitman	40,600					4,331	10.7%
	Total	461,200	9,757	7.3%	47,951	18.1%	58,269	12.6%
Sources: Sta	te Population Surve	y 2002, Office of Fina	ancial Managem	nent, and ESD				

Of the \$318 million of uncompensated care consumed annually in Washington State, East Balance absorbs over \$11 million of the state's uncompensated care costs. ¹² East Balance residents receive over \$2 million in hospital charity care, and over \$9 million in uncompensated care due to bad debts and an inability to pay for services rendered by healthcare practitioners. ¹³ As a result of such gaps in coverage for individuals, cost shifting has occurred as the financial

burden of the uncompensated care is placed upon hospitals, medical care providers, public healthcare programs, and East Balance citizens who end up paying higher healthcare costs and insurance premiums.

	Cost of Providing for the Uninsured In the East Balance Region							
Region	County Number of Uninsured People		Hospital Charity Care (Care received by East Balance residents who cannot pay)		Uncompensated Care (Physician Services, Bad Debts, etc.)		Total Uncompensated Care	
		reopie	Amount	Percent	Amount	Percent	Amount	Percent
East	Adams	2,321	\$311,257	0.36%	\$979,965	0.42%	\$1,291,222	0.41%
Balance	Asotin	2,586	\$185,563	0.21%	\$1,091,876	0.47%	\$1,277,439	0.40%
	Chelan	8,779	\$884,991	1.02%	\$3,707,227	1.60%	\$4,592,218	1.44%
	Columbia	599	\$46,863	0.05%	\$252,751	0.11%	\$299,614	0.09%
	Douglas	4,126	\$434,226	0.50%	\$1,742,441	0.75%	\$2,176,667	0.68%
	Ferry	1,084	\$78,591	0.09%	\$457,781	0.20%	\$536,372	0.17%
	Garfield	261	\$786,192	0.91%	\$110,011	0.05%	\$896,203	0.28%
	Grant	10,197	\$1,038,574	1.20%	\$4,306,060	1.86%	\$5,344,634	1.68%
	Kittitas	4,210	\$339,889	0.39%	\$1,777,915	0.77%	\$2,117,804	0.66%
	Lincoln	1,215	\$118,583	0.14%	\$513,104	0.22%	\$631,686	0.20%
	Okanogan	5,337	\$446,251	0.52%	\$2,253,856	0.97%	\$2,700,107	0.85%
	Pend Oreille	1,596	\$226,190	0.26%	\$674,214	0.29%	\$900,404	0.28%
	Stevens	5,413	\$413,973	0.48%	\$2,285,951	0.99%	\$2,699,924	0.85%
	Walla Walla	6,214	\$824,134	0.95%	\$2,624,008	1.13%	\$3,448,142	1.08%
	Whitman	4,331	\$217,086	0.25%	\$1,829,014	0.79%	\$2,046,100	0.64%
	Total	58,269	\$2,127,634	2.46%	\$9,667,043	4.17%	\$11,794,677	3.70%
Sources: Dep	Sources: Department of Health data, CHARS, and Hospital Financials							

How the Uninsured Effect You and Your Community

Every year, hospitals and medical care providers perform a number of "free" or reduced cost services to people in the community. Some of the services are "free" due to bad debts and an inability to pay on the part of individuals, and some are cases of charity care given to individuals in need. Such care imposes significant costs and losses on hospitals, clinics, providers, and citizens. Hospitals and providers can absorb only so much uncompensated and charity care and remain financially viable. If a large percentage of services result in charity or uncompensated care, the provider will ultimately face operating losses. This may result in shifting the costs onto your premiums or decreasing your payment to other providers.

There are over 58,000 uninsured individuals in East Balance, and this portion of the population is costing you money. This region provides over 3 percent of all hospital charity care in Washington State, which equates to over \$3 million of "free" care. 14 The number of hospitals, range of services and facilities, and the demographics of the region contribute to the amount of charity care performed in East Balance. In addition, people from other counties and states come to hospitals in the area to receive care, which greatly increases the patient base. All of these factors ultimately place the financial burden of providing care on East Balance residents.

The combined costs of the uninsured, annual increases in health insurance premiums, and rising numbers of working uninsured in Washington State indicate that action should be taken to lessen the burdens that have been placed on citizens. See Appendix A to learn more about the amount of hospital charity care provided in East Balance.

What Can Be Done: Proposals to Alleviate the Effects of the Uninsured

Three proposals to stabilize the health insurance market and lower healthcare costs in East Balance and State of Washington have been analyzed: *Pooling Risk Reducing Cost (PRRC)*, *Washington Fair Share*, and *Care for Kids*. A detailed explanation of each proposal is available in Appendix B.

In order to reduce annual increases in health insurance premiums and save consumers money the *Pooling Risk Reducing Cost* proposal was drafted. By reducing the risk assumed by insurance companies, the average premium paid by health insurance consumers will decrease by \$104 annually. Money from insurers can be used to fund state programs to provide **compensated** healthcare to people in Washington State and achieve greater efficiency in the private health insurance market. This will save consumers, hospitals, and medical care providers money by reducing uncompensated care, the amount of charity care needed, and minimizing cost shifting that results from an excess amount of free care provided to the public.

Eco	Economic Impacts on the East Balance Region of the Pooling Risk Reducing Cost Proposal								
Region	County	Increase in the Number of Lives Insured (Employed Individuals)	Reduction of Uninsured as a Percent of Total Uninsured	Decrease in Costs to Consumers for Uncompensated Care	Increase in Revenues to Medical Services				
	Adams	103	4.4%	\$97,167	\$129,082				
	Asotin	82	3.2%	\$95,667	\$103,281				
	Chelan	446	5.1%	\$344,735	\$558,613				
	Columbia	17	2.8%	\$22,451	\$20,672				
	Douglas	102	2.5%	\$163,441	\$127,958				
	Ferry	24	2.2%	\$40,171	\$30,090				
	Garfield	12	4.8%	\$69,600	\$15,611				
	Grant	405	4.0%	\$401,250	\$506,682				
	Kittitas	181	4.3%	\$158,724	\$226,417				
	Lincoln	51	4.2%	\$47,408	\$63,356				
	Okanogan	168	3.1%	\$202,415	\$209,804				
	Pend Oreille	40	2.5%	\$67,776	\$49,950				
	Stevens	137	2.5%	\$202,279	\$172,115				
	Walla Walla	251	4.0%	\$259,454	\$313,764				
East	Whitman	165	3.8%	\$152,928	\$207,023				
Balance	Total	2,184	3.7%	\$2,325,466	\$2,734,418				
	Source: Office of Insurance Commissioner Pooling Risk Reducing Cost Model								

Washington Fair Share mandates that large employers must provide health insurance to employees who work 86 plus hours a month, so that working individuals and their dependents have access to affordable healthcare. This proposal would affect the 75 percent of the uninsured individuals that are employed but do not have healthcare benefits. Proponents of the program argue that this proposal would level the playing field so that employers who currently provide health insurance benefits to their employees would not be at a competitive disadvantage for doing so. As a result of this program, Washington citizens will save over \$29 million in costs for the uninsured, and over 109,000 employees and their families will gain access to medical care and insurance coverage. ¹⁶

Econ	omic Impact	s on the East Bal	ance Region of the	e Washington Fair Sha	re Proposal
Region	County	Increase in the Number of Lives Insured	Reduction of Uninsured as a Percent of Total Uninsured	Decrease in Costs to Consumers for Uncompensated Care	Increase in Revenues to Medical Services
	Adams	109	4.7%	\$36,525	\$150,771
	Asotin	61	2.4%	\$20,340	\$83,961
	Chelan	899	10.2%	\$300,538	\$1,240,572
	Columbia	17	2.8%	\$5,532	\$22,835
	Douglas	203	4.9%	\$67,906	\$280,303
	Ferry	26	2.4%	\$8,527	\$35,200
	Garfield	30	11.7%	\$10,194	\$42,080
	Grant	814	8.0%	\$272,226	\$1,123,704
East	Kittitas	240	5.7%	\$80,201	\$331,058
Balance	Lincoln	74	6.1%	\$24,592	\$101,511
	Okanogan	417	7.8%	\$139,362	\$575,264
	Pend Oreille	53	3.3%	\$17,804	\$73,491
	Stevens	367	6.8%	\$122,573	\$505,961
	Walla				
	Walla	940	15.1%	\$314,090	\$1,296,513
	Whitman	172	4.0%	\$57,446	\$237,126
	Total	4,422	7.6%	\$1,477,856	\$6,100,350
Source: Off	ice of Insurance	Commissioner Washin	gton Fair Share Model		

Proponents of the proposal argue that *Care for Kids* will cover approximately 87,000 children, and reduce uncompensated care by over \$24 million. In the long run, the state's citizens will be healthier as they grow older because they will have received the proper preventative care, and we all will save money by reducing the number of uninsured people in the state. The aftermath of the 2002 state budget cuts left over 28,000 individuals without healthcare coverage and over 90 percent were children.¹⁷ Reducing the number of uninsured children through such a proposal will give all youth in our state the opportunity to live a healthy life, while saving consumers millions in uncompensated care costs.

E	Economic Im	pacts on the Eas	t Balance Region	of the Care for Kids Pr	oposal				
Region	County	Increase in the Number of Lives Insured	Reduction of Uninsured as a Percent of Total Uninsured	Decrease in Costs to Consumers for Uncompensated Care	Increase in Revenues to Medical Services				
	Adams	385	16.6%	\$108,848	\$178,591				
	Asotin	394	15.2%	\$111,393	\$182,766				
	Chelan	1,482	16.9%	\$418,996	\$687,461				
	Columbia	107	17.9%	\$30,251	\$49,635				
	Douglas	705	17.1%	\$199,320	\$327,031				
	Ferry	186	17.2%	\$52,586	\$86,281				
	Garfield	42	16.1%	\$11,874	\$19,483				
	Grant	1,774	17.4%	\$501,551	\$822,912				
East	Kittitas	680	16.2%	\$192,252	\$315,434				
Balance	Lincoln	190	15.6%	\$53,717	\$88,136				
	Okanogan	936	17.5%	\$264,629	\$434,186				
	Pend Oreille	266	16.7%	\$75,204	\$123,390				
	Stevens	955	17.6%	\$270,001	\$443,000				
	Walla Walla	1,056	17.0%	\$298,556	\$489,851				
	Whitman	599	13.8%	\$169,351	\$277,860				
	Total	9,757	16.7%	\$2,758,529	\$4,526,017				
Source: Off	Source: Office of Insurance Commissioner Care for Kids Model								

Effects of the Combined Proposals

The proposals will reduce uncompensated care, charity care, cost shifting, save health insurance consumers money, and further improve the health and well-being of all Washington State residents. When combined, these three proposals can reduce the number of uninsured by 204,000 lives statewide, save providers and consumers over \$77 million in costs for uncompensated care, and increase revenues to medical services by \$219 million in Washington State.

In the East Balance region, the combination of these programs will reduce the number of uninsured individuals in the region by over 22 percent. Over 13,000 people would gain insurance coverage, which results in a decrease in costs to consumers for uncompensated care by over \$4 million. In addition, the money saved through the *Pooling Risk Reducing Cost*, earned in *Washington Fair Share*, and applied to *Care for Kids* could increase revenues in the East Balance healthcare system by over \$11 million. These proposals will greatly minimize the costs of the uninsured on East Balance residents, and help slow rising insurance premium costs to consumers. See Appendix C to view the effects of the three proposals on East Balance hospitals.

Economic Impacts on the East Balance Region of Pooling Risk Reducing Cost, Washington Fair Share, and Care for Kids							
Region	County	Increase in the Number of Lives Insured	Reduction of Uninsured as a Percent of Total Uninsured	Decrease in Costs to Consumers for Uncompensated Care	Increase in Revenues to Medical Services		
	Adams	478	20.6%	\$183,687	\$398,068		
	Asotin	441	17.1%	\$162,184	\$321,360		
	Chelan	2,348	26.7%	\$896,323	\$2,243,451		
	Columbia	102	17.1%	\$36,614	\$74,768		
	Douglas	783	19.0%	\$274,432	\$624,966		
	Ferry	175	16.2%	\$60,824	\$122,367		
	Garfield	73	27.9%	\$27,357	\$70,949		
	Grant	2,390	23.4%	\$886,638	\$2,154,788		
East	Kittitas	903	21.5%	\$343,050	\$772,580		
Balance	Lincoln	263	21.7%	\$99,379	\$227,088		
	Okanogan	1,200	22.5%	\$430,860	\$1,063,069		
	Pend Oreille	278	17.4%	\$97,897	\$207,166		
	Stevens	1,131	20.9%	\$396,033	\$962,463		
	Walla Walla	1,905	30.7%	\$692,043	\$1,930,942		
	Whitman	835	19.3%	\$313,647	\$666,855		
	Total	13,305	22.8%	\$4,900,968	\$11,840,880		
Source: Off	ice of Insurance	Commissioner Pooling	Risk Reducing Cost, Wa	ashington Fair Share, and Care	e for Kids Models		

Uninsured individuals cost everyone money. By having large employers contribute their fair share through *Washington Fair Share* to provide health insurance for employees and their families a large portion of the costs currently placed on consumers will be covered. Controlling risk through the *Pooling Risk Reducing Cost* will reduce premiums for health insurance consumers across the state. *Care for Kids* will ensure that the children in our state are given the opportunity to live healthy and productive lives. All of these programs are complementary and in the best interests of hospitals, employers, healthcare providers, and citizens throughout Washington State. Each will infuse local economies with revenues from the increase of insured individuals, and end up saving everyone money now and in the future.

To bring this information down to a community level, OIC has calculated the impact of the uninsured in Washington State by county. These data are available on the OIC website at www.insurance.wa.gov.

Appendix A

E	East Balance Regional R	egional Hosp	oital Charity Ca	re
Hospital Location	Hospital Name	Charity Care Provided	Charity Care Provided Based on Average Paid/Charge Ratio	Percent of Washington State Charity Care Provided in East Balance Region
Adams	East Adams Regional Hosp	\$5,181	\$2,824	0.00%
	Othello Community Hosp	\$166,798	\$90,913	0.11%
Asotin	Tri-State Memorial Hosp	\$191,545	\$104,401	0.12%
Chelan	Cascade Medical Center	\$8,320	\$4,535	0.01%
	Central Washington Hosp	\$1,833,396	\$999,286	1.16%
	Lake Chelan Comm Hospital	\$62,427	\$34,026	0.04%
	Wenatchee Valley Hospital	\$95,122	\$51,846	0.06%
Columbia	Dayton General Hospital	\$6,479	\$3,531	0.00%
Ferry	Ferry County Mem Hospital	\$46,444	\$25,314	0.03%
Garfield	Garfield County Mem Hosp	\$10,208	\$5,564	0.01%
Grant	Columbia Basin Hospital	\$31,731	\$17,295	0.02%
	Coulee Community Hospital	\$59,042	\$32,181	0.04%
	Quincy Valley Hospital	\$40,027	\$21,817	0.03%
	Samaritan Hospital	\$576,181	\$314,045	0.36%
Kittitas	Kittitas Valley Comm Hosp	\$331,850	\$180,874	0.21%
Lincoln	Lincoln Hospital	\$40,172	\$21,896	0.03%
	Odessa Memorial Hospital	\$25,618	\$13,963	0.02%
Okanogan	Mid-Valley Hospital	\$115,286	\$62,836	0.07%
	North Valley Hospital	\$61,859	\$33,716	0.04%
	Okanogan-Douglas District	\$114,146	\$62,215	0.07%
Pend Oreille	Newport Community Hosp	\$164,324	\$89,564	0.10%
Stevens	Mount Carmel Hospital	\$77,745	\$42,375	0.05%
	Saint Joseph's Hospital	\$248,698	\$135,552	0.16%
Walla Walla	Saint Mary Medical Center	\$796,615	\$434,192	0.50%
	Walla Walla General Hosp	\$347,908	\$189,626	0.22%
Whitman	Pullman Memorial Hospital	\$132,730	\$72,344	0.08%
	Whitman Hosp & Med Center	\$21,252	\$11,583	0.01%
East Bal	ance Regional Total	\$5,611,104	\$3,058,314	3.54%
Sources: Departme	ent of Health & Hospital Financials			-

Appendix B

Pooling Risk Reducing Cost aims to reduce the number of uninsured individuals by restructuring the private health insurance market to capture savings generated from the improvement of efficiency in accessing and sharing risk among Washington State enrollees. Enactment of the proposal would enable the sharing of extraordinary health risk above \$25,000 across individual, small group, large group, and Public Employees Benefits Board (PEBB) market segments. State organized reinsurance would cover 75 percent of all costs over \$25,000 for all insured state residents. Improved risk sharing has the effect of reducing cost in the small group market which helps stabilize this fragile sector. This reduction in risk translates to increases in market efficiency, competition, and savings for consumers by reducing uncompensated care, increasing healthcare providers' revenues, and reducing average annual premiums. A portion of the realized savings will be captured to provide premium assistance to low-income enrollees in the small group market, and subsidize enrollee premium rates in the Washington State Health Insurance Pool (WSHIP).¹⁹

Washington Fair Share would reduce the number of uninsured in Washington State by creating conditions for fair market competition and reducing the burden placed on public health assistance programs for the working uninsured. The program would require large employers with 50 plus employees who work 86 plus hours a month to provide health insurance for those individuals or pay an equivalent health insurance fee. Employers would cover 80 percent of healthcare costs, and employees would be responsible for 20 percent for themselves and their dependents. Companies currently providing healthcare benefits to their employees would have these fees reduced or eliminated. The fees collected from employers would be used to fund a feebased Basic Health Program (BHP) to insure those employees and their families who lack health insurance. Employers would also be required to pay if their employees choose to stay in Medicaid. Through such employer mandates, this program would decrease the cost to consumers for uncompensated care, reduce the number of uninsured people, bring savings into the state budget, and increase revenues to medical services. Requiring employers to offer health insurance would also reduce the competitive advantage held by employers who do not offer healthcare benefits to employees, and ensure that working families have affordable health insurance coverage.²⁰

Care for Kids is a proposal that would provide health insurance for all children age 0 to 18 in Washington State. The proposal would provide coverage for children who do not have health insurance, cannot afford private insurance, and are not eligible for full public healthcare coverage. The state would create and fund the program, which would cost \$69 million. This program would cover over 87,000 uninsured children statewide, reduce the cost to consumers of uncompensated care, and raise revenues for healthcare providers in the state due to the increase in those utilizing available services. The program would benefit all citizens by reducing future state healthcare costs by identifying health problems and complications early.²¹

Appendix C

	Imp				ional Hospita		
			Reducing Cost		n Fair Share		or Kids
Hospital Location	Hospital Name	Reduction in Charity Care	Provider Revenue Increases by Serving Newly Insured People	Reduction in Charity Care	Provider Revenue Increases by Serving Newly Insured People	Reduction in Charity Care	Provider Revenue Increases by Serving Newly Insured People
Adams	East Adams Regional						
	Hospital	\$312	\$9,055	\$1,031	\$38,035	\$823	\$8,864
	Othello Community Hospital	\$10,031	\$30,623	\$33,181	\$128,632	\$26,508	\$29,978
Asotin	Tri-State Memorial Hospital	\$11,519	\$61,850	\$38,104	\$259,798	\$30,441	\$60,547
Chelan	Cascade Medical Center	\$500	\$9,663	\$1,655	\$40,590	\$1,322	\$9,460
	Central Washington	·					
	Hosp Lake Chelan Comm	\$110,255	\$272,247	\$364,713	\$1,143,565	\$291,366	\$266,512
	Hospital	\$3,754	\$22,833	\$12,418	\$95,908	\$9,921	\$22,352
	Wenatchee Valley Hospital	\$5,720	\$36,647	\$18,922	\$153,934	\$15,117	\$35,875
Columbia	Dayton General Hospital	\$390	\$9,467	\$1,289	\$39,765	\$1,030	\$9,267
Ferry	Ferry County Mem Hospital	\$2,793	\$10,017	\$9,239	\$42,076	\$7,381	\$9,806
Garfield	Garfield County Mem Hospital	\$614	\$7,143	\$2,031	\$30,002	\$1,622	\$6,992
Grant	Columbia Basin Hospital	\$1,908	\$21,393	\$6,312	\$89,860	\$5,043	\$20,942
	Coulee Community Hospital	\$3,551	\$23,289	\$11,745	\$97,825	\$9,383	\$22,798
	Quincy Valley Hospital	\$2,407	\$18,411 \$103,814	\$7,962	\$77,336	\$6,361	\$18,023
V:tt!t	Samaritan Hospital	\$34,650	\$103,814	\$114,618	\$436,070	\$91,568	\$101,628
Kittitas	Kittitas Valley Community Hospital	\$19,956	\$56,521	\$66,014	\$237,415	\$52,738	\$55,330
Lincoln	Lincoln Hospital	\$2,416	\$27,607	\$7,991	\$115,961	\$6,384	\$27,025
	Odessa Memorial Hospital	\$1,541	\$7,733	\$5,096	\$32,484	\$4,071	\$7,570
Okanogan	Mid-Valley Hospital	\$6,933	\$33,740	\$22,934	\$141,724	\$18,321	\$33,029
	North Valley Hospital	\$3,720	\$25,837	\$12,305	\$108,526	\$9,831	\$25,292
	Okanogan-Douglas District	\$6,864	\$20,093	\$22,707	\$84,401	\$18,140	\$19,670
Pend Oreille	Newport Community Hospital	\$9,882	\$33,725	\$32,689	\$141,659	\$26,115	\$33,014
Stevens	Mount Carmel Hospital	\$4,675	\$44,092	\$15,466	\$185,207	\$12,355	\$43,163
	Saint Joseph's Hospital	\$14,956	\$28,170	\$49,473	\$118,327	\$39,524	\$27,576
Walla Walla	Saint Mary Medical Center	\$47,906	\$171,052	\$158,469	\$718,499	\$126,599	\$167,449
	Walla Walla General Hospital	\$20,922	\$58,490	\$69,209	\$245,686	\$55,290	\$57,258
Whitman	Pullman Memorial Hospital	\$7,982	\$49,472	\$26,404	\$207,804	\$21,094	\$48,430
	Whitman Hospital & Medical Center	\$1,278	\$27,142	\$4,228	\$114,008	\$3,377	\$26,570
East Ba	lance Regional	\$337,435	\$1,220,126	\$1,116,205	\$5,125,097	\$891,725	\$1,194,420

Information and Resources:

¹ Data source: Washington State Office of Financial Management Data source: Washington State Office of Financial Management
 Data source: Washington State Office of Financial Management ⁴ Data source: Washington State Employment Security Department ⁵ Data source: Washington State Office of Financial Management ⁶ Data source: Washington State Office of Insurance Commissioner Data source: Kaiser Commission on Medicaid and the Uninsured
 Data source: Washington State Office of Insurance Commissioner ⁹ Data source: United States Census Bureau Data source: Washington State Office of Financial Management
 Data source: Washington State Employment Security Department ¹² Data source: Washington State Office of Insurance Commissioner analysis of Washington State Department of Health data ¹³ Data source: Washington State Office of Insurance Commissioner analysis of Washington State Department of Health data 14 Data source: Washington State Office of Insurance Commissioner Data source: Washington State Office of Insurance Commissioner

15 Data source: Washington State Office of Insurance Commissioner

16 Data source: Washington State Office of Insurance Commissioner

17 Data source: Kaiser Commission on Medicaid and the Uninsured ¹⁸ Data source: Washington State Office of Insurance Commissioner ¹⁹ Data source: Washington State Office of Insurance Commissioner

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